

SUNDAYS STRAVA PERKS

Insurance Cover

The cover set out below is only available to Strava paid subscribers who are permanent UK residents. This policy is an annual policy and is provided as a benefit, at no additional cost to Strava paid subscribers who have activated the Sundays Strava Perks cover. Sundays insurance, on behalf of the insurer, Red Sands Insurance, has provided this insurance under a commercial arrangement it has with Strava.

DEVICE

Cover Provided

We will cover your Device, up to the Cover Limit, for the lesser of the repair or Replacement Cost of your Device where it is damaged as the result of an Accident and your bicycle is damaged and/or you need medical treatment, occurring anywhere in the UK during the period of insurance.

Cover is conditional that you were tracking a Strava cycling activity on the Device at the time of the Accident which caused damage to the Device.

Accident is defined as a sudden, unforeseen and unintended event.

Device is defined as a mobile phone, GPS cycle computer or GPS sports watch.

Replacement Cost is defined as the lesser of the current recommended retail price (RRP); or the market price that the Device was last advertised at, if it is no longer available to purchase as new.

In the event of a claim you must provide us with a copy of your proof of purchase of the Device.

Cover Limit 1 claim per policy period up to a maximum of £350 (inclusive of the excess) **Excess:** An Excess of £50 is payable by you

Exclusion

Cover is excluded where:

- Your Device is stolen or lost;
- Your Device is damaged caused by water, liquid or moisture;
- Damage does not prevent the Device from being used;
- Damage is only cosmetic (including scratches and dents to the Device and/or screen cover or case);
- Loss or damage is covered under warranty;
- At the time of the Accident the Device is older than 24 months from the date of purchase, when purchased new;
- You are unable to provide proof of purchase and confirmatory identification of the Device's serial number or other manufacturer's identifier;
- Any loss as a result of not being able to use the Device;
- You are unable to satisfy us that the damage to your Device was caused as a result of an Accident;
- You cannot provide us with the location details of your accident.

TAXI

Cover Provided

In the event of an Accident or where your bicycle cannot be ridden due to mechanical failure (other than noted under Exclusions), we will reimburse you up to the Cover Limit for the cost of transporting you and your bicycle to a public transport station, bicycle repair shop or your home, whichever is the nearest and most reasonable at the time of the Accident or mechanical failure.

- Cover is conditional on you tracking this cycling activity on Strava at the time of the Accident/mechanical failure of your bicycle.
- You must provide us with a copy of the receipt/proof of payment for the trip. We may request additional information to verify your claim.

Cover Limit 1 claim per policy period up to a maximum of £30 **Excess:** £0

Exclusion

Cover is excluded where:

- The Accident or mechanical failure occurred within 1.5 miles of where you commenced your cycling activity;
- Costs incurred after you have been transported to either a public transport station, bicycle repair shop or your home;
- The mechanical failure is a flat tyre(s) or a puncture(s) and it can be repaired by replacing the tube;
- Where, during your cycling activity which is part of a race or an organised ride, club or otherwise, there are adequate recovery facilities made available by the organiser(s);
- You cannot provide us with the location details of your accident;
- You cannot provide us with proof that you had an accident or that your bicycle was mechanically damaged.

RUNNING RACE ENTRY FEE

Cover Provided

If you have entered and paid an entry fee to participate in an organised running event and subsequently you are unable to participate in the event due to an unforeseen illness or injury, we will reimburse your entry fee up to the Cover Limit.

Any reimbursement claim will only be processed after the running event date and you have provided us with;

- verification of the amount and payment by you of the entry fee; and
- a medical certificate from a registered health professional, verifying your illness or injury.

Cover Limit 1 claim per policy period up to a maximum of £75

Excess: £0

Exclusion

Cover is excluded where:

- You were suffering from the injury or illness at the date of entering the running event or such illness was existing, sustained or diagnosed prior to entering the running event;
- You are unable to provide us with verification of the payment and entry of the running event;
- An injury or illness is directly or indirectly caused by, happening through, in consequence of or contributed to by an epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health and/or the World Health Organisation;
- Any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of an epidemic or pandemic prevents you from participating in an organised running event;
- You are unable to provide us with a medical certificate from a registered health professional, verifying your illness or injury;
- You are able to claim a refund or were able to transfer your entry fee to another entrant.

GENERAL EXCLUSIONS

You will not have cover under this policy where:

- Your Strava Subscription has lapsed;
- You are unable to provide us with sufficient verification (described above) to support your claim;
- Your claim is a result of an accident, incident, injury and/or illness that happened prior to the date and time of the activation of your Sundays Strava Perks insurance policy.
- Under any claim, under either Device Cover or Taxi Fare Reimbursement, a Strava cycling activity was not logged when the incident occurred;
- Your claim is for any consequential loss or loss arising from warranty invalidation; or
- You are not a UK resident. By law, the Insurer cannot provide cover to an individual who resides outside the UK, for losses occurring outside of the UK.

IMPORTANT

Eligibility

This Sundays Strava Perks policy is only available to active subscribers of the Strava Subscription and who are permanently residing in the UK. If you move to another country during your policy period, your policy will automatically be cancelled.

How do I make a claim?

You can make a claim by lodging your claim online at sundaysinsurance.co.uk/claims or email hello@sundaysinsurance.co.uk. This should be done within 30 days of the happening of a claim event.

Preferred repairer

In the event of a claim where we choose to repair your Device we will advise you of our preferred repairer to undertake repairs to your Device. Please note we reserve the right in all instances to have repairs undertaken at a repairer of our final choice.

How do I complain?

If you are unhappy with the level of service you have received, please contact Sundays insurance on 0203 198 2828.

If you do not receive satisfaction through our internal procedures and we have issued you with a final response, you can then refer your complaint to the Financial Ombudsman Service. Their address is: Exchange Tower, London, E14 9SR or they can be contacted on 0845 080 1800.

Can I cancel the cover?

Although this is a free policy, you are able to cancel this policy at any time by sending an email to hello@sundaysinsurance.co.uk. We may cancel this policy at any time by sending you 30 days' written notice to You by delivery to Your last known email address. There is no cash value to this free coverage.

Who is the Insurer and Administrator?

This policy is underwritten by Red Sands Insurance Company (Europe) Ltd. Red Sands Insurance Company (Europe) Limited is registered in Gibraltar Reg. No: 87598. Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission and is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in respect of business underwritten in the UK (No: 231635). Red Sands Insurance Company (Europe) Limited is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers. *This policy is administered by Gator Bikesure Ltd t/a Sundays insurance (Co No 9492364). Gator Bikesure is an appointed representative of ETA Services Ltd who are Authorised and Regulated by the Financial Conduct Authority under firm reference number 313965.

Other important information

Relevant English law will apply to the policy and the relevant courts of England will have exclusive jurisdiction unless you have asked for another law and we have agreed to this in writing before the Commencement Date.

In accordance with the Equality Act 2010, we are able to provide, upon request, a textphone facility, audio tapes and large print documentation. Please advise us if you require any of these services to be provided so that We can communicate in an appropriate manner. All communication between you and us will be conducted in English.

Changes to the policy

We reserve the right to decline any risk and to terminate the policy with 30 days' notice when there is a valid reason for doing so.

Auto-Renewal

Your policy will renew automatically at the end of each insurance period unless We decide not to renew the policy for another year. We will let You know prior to the end date of Your policy whether Your policy is due for renewal and advise You of any policy terms and conditions changes. You may also opt out of this automatic process by notifying Us.

Data Protection Regulations

We may store your information on a computer and use it for administration, risk assessment, research and statistical purposes, marketing purposes and for crime prevention. Your personal details will only be disclosed to third parties if it is necessary for the performance of this insurance contract. It may be sent in confidence for processing to other companies in our group (holding companies, associate companies, subsidiary companies) or companies acting on our instructions, including those outside the European Economic Area. You signify your consent to such information being processed by us or our administrators.

Sensitive data

In order to assess the terms of this insurance or administer claims that arise, we may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By accepting this insurance, you signify your consent to such information being processed by us or our agents.

Anti-Fraud and Theft Registers & Fraud Prevention

We may pass information to various anti-fraud and theft registers. The aim is to help insurers check the information provided and to prevent fraudulent claims. When your request for insurance is considered, these registers may be searched. You must not act in a fraudulent way. If you or anyone acting for you makes a claim under the policy knowing the claim to be false or exaggerated in any way or makes a statement in support of a claim knowing the statement to be false in any way or sends us or the administrator any documentation in support of a claim knowing the documentation to be forged or false in any way or makes a claim for any loss caused by your deliberate act or with your agreement then we will; not pay the claim; will not pay any other claim which has been or will be made under the policy; may declare the policy void; will be entitled to recover from You the amount of any claim already paid under the policy and we may let the police know about the circumstances.